

IN RE: Lakeisha D.Seldon, Debtor

Chapter 13

Case# 16-33200

Vanderbilt Mortgage

v.

Lakeisha D. Seldon

Answer to Vanderbilt Mortgage Motion For Relief from Automatic Stay

COMES NOW the Debtor Lakeisha D.Seldon by counsel, Pia J. North, Esq. and answers as follows:

1. Debtor admits the allegations contained in Paragraphs 1-4 of the plaintiff's motion.
2. Debtor does not have sufficient information to either admit or deny allegations other than those paragraphs specified previously. As such, all allegation not specifically admitted are presumed to be denied and the Debtor demands strict proof thereof.
3. The Debtor's possession of the property is necessary for the effective reorganization of the estate.
4. The Debtor is not in default of post-petition payments. The Debtor's plan proposes to pay \$ 409.48 through the Trustee as monthly adequate protection to Vanderbilt. The adequate protection payment is equal to the post-petition mortgage payment.
5. The Debtor purchased the mobile home in 2001, at the time the Debtor filed her first bankruptcy petition in 2007 the security interest on the mobile home was more than five years old.
6. The Debtor has made payments to the creditor in the last three years. The Debtor would like payment history to determine that all payments have been properly applied to her house.
7. The Debtor's plan does not propose to cram down the mobile home.
8. Movant has not shown the irreparable harm necessary to justify lifting the stay. Even if Movant is entitled to relief from the stay, the stay should not be terminated. The Court should grant less drastic relief by conditioning or modifying the stay.

WHEREFORE, the Debtor prays that the plaintiff's motion be dismissed, that the Debtor be allowed an opportunity to bring the account current; and that the Debtor be granted all other relief as this Court deems just and proper as well as the right to enlarge and or modify the response to the motion if necessary.

Respectfully Submitted:
Lakeisha D.Seldon

By: /s/ Pia J. North
Pia J. North, Esq. #29672
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CERTIFICATE OF SERVICE

I hereby certify that on 7/29/2016, I served by ECF or mailed the foregoing document by electronic mail or first class mail, postage pre-paid to the United States Trustee at 701 E. Broad Street, Room 4304, Richmond, VA 23219; the trustee, Carl M. Bates, P.O. Box 1819, Richmond, VA 23218-1819; and attorney for Vanderbilt Mortgage.

/s/ Pia J. North,
Pia J. North